Case 16-22108 Doc 1 Fill in this information to identify your case:	Filed 07/09/16	Entered 07/09/16 10:54:01 age 1 of 66	Desc Main
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name	Mary	
Write the name that is on	First name	First name
your government-issued	B Middle name	Middle name
picture identification (for example, your driver's	Gibson	
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years	Middle name	Middle name
Include your married or maiden names.		
madernames.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX3524	xxx - xx-
Security number or	OR	OR
federal Individual Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

в Дос 1 Filed 07¢09/16 Entered 07/09/16 110:54:01 Desc Main Debtor 1 Mary Page 2 of 66 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 5438 W Monroe St Number Street Number Street 60644 Chicago Illinois City State Zip Code City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code State City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Part 2: Tell the Court About Your Bankruptcy Case

	rat real Ballia aprey eace		
7. The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of B2010)). Also, go to the top of page 1 a Chapter 7 Chapter 11 Chapter 12 Chapter 13	each, see Notice Required by 11 U.S.C. § 342(b) and check the appropriate box.) for Individuals Filing for Bankruptcy (Form
8. How you will pay the fee	court for more details about pay with cash, cashier's chehalf, your attorney may pay in the last of th	when I file my petition. Please check we that how you may pay. Typically, if you are heck, or money order If your attorney pay with a credit card or check with a property was a credit card or check with a property of the property of th	re paying the fee yourself, you may is submitting your payment on your re-printed address. sign and attach the <i>Application for</i> BA). The state of
9. Have you filed for bankruptcy within the last 8 years?	Ves. District District District	When MM / DD / YYYY When MM / DD / YYYY When MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No. Yes. Debtor District Debtor District	When	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to line 12.	an eviction judgment against you and do you want an eviction judgment against you and do you want atement About an Eviction Judgment Against You (Foetition.	

Page 4 of 66 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Number Street that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Explain Your Efforts to Receive a Briefing About Credit Counseling

completion.

15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: ✓ I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit

counseling because of:

☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a military combat zone.

do so.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing a	bout	credit
 counseling because of:		

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Page 6 of 66 **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded ✓ No. and administrative ٦ Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your **✓** \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Mary Gibson Signature of Debtor 2 Signature of Debtor 1 Executed on 7/9/2016 Executed on MM / DD / YYYY MM / DD / YYYY

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For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

X

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

rrect.	ledge after all illquiry t	nat the intor	mation in the schedu	nes nied with the petition is
/s/ Jaime Torres Signature of Attorn			Date 7/9/2016 MM / DD / Y	
Jaime Torres Printed name				
Semrad Law Firm Firm name				
11101 S. Western A	Avenue			
Chicago		Illinois		60643
City Contact phone	3122542096	State	Email address	Zip Code jtorres@semradlaw.com
Bar number			Illinois State	

Doc 1 Filed 07/09/16 Fntered 07/09/16 10:54:01 Desc Main Fill in this information to identify your case: Debtor 1 Mary Gibson First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page. **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$43,830.00 1a. Copy line 55, Total real estate, from Schedule A/B..... \$19,122.10 1b. Copy line 62, Total personal property, from Schedule A/B \$62,952.10 1c. Copy line 63, Total of all property on Schedule A/B..... Summarize Your Liabilities Your liabilities Amount you owe 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) \$127,082.00

Your total liabilities

\$138,875.00

Part 3: Summarize Your Income and Expenses

5. Schedule J: Your Expenses (Official Form 106J)

Copy your monthly expenses from line 22, Column A, of Schedule J.....

\$2,837.00

Mary Case 16-22108 в Doc 1 Filed 07/09/16 <u>Entered</u> 07/09/16/160:54:01 <u>Desc Main</u> Debtor 1 Page 9 of 66 **Answer These Questions for Administrative and Statistical Records** Part 4: 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$4,343.28 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00

\$0.00

\$0.00

9e. Obligations arising out of a separation agreement or divorce that you did not report as

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

priority claims. (Copy line 6g.)

9g. Total. Add lines 9a through 9f.

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Fill in this	information to identify your case					
ebtor 1	Mary	В	Gibso	n		
	First Name	Middle	Name Last N	ame		
ebtor 2						
Spouse, i	f filing) First Name	Middle	Name Last N	ame		
Inited Sta	ates Bankruptcy Court for the:	Northern	District of III	inois		
	, ,			State)		
case num f known)	nber					
i Kilowii)						Chook if this is an
)fficia	al Form 106A/B					Check if this is an amended filing
		-4				· ·
cne	dule A/B: Prope	rty				12
sponsib ite your art 1:	where you think it fits best. Be le for supplying correct inform name and case number (if kno Describe Each Residend I own or have any legal or equ	mation. If more s own). Answer eve ce, Building, l	pace is needed, attach a ery question. Land, or Other Rea	a separate sheet to this form I Estate You Own or Ha	. On the top of a	nny additional pages,
	No. Go to Part 2					
✓	Yes. Where is the property?					
			What is the property	? Check all that apply.		ecured claims or exemptions. Put
1.1	Street address, if available, or o	ther description	Single-family home			y secured claims on Schedule D: Have Claims Secured by Property.
	5438 W Monroe		Duplex or multi-uni	· ·		, ,
	Number Street		Condominium or co	•	Current value entire property	
			Manufactured or me	obile home	\$43830.00	\$43830.00
	Chicago Illinois City State	Zip Code	Land		Describe the na	ature of your ownership
	-	21p 00dc	Investment property Timeshare		interest (such a	is fee simple, tenancy by
	Cook County		Other		the entireties, o	or a life estate), if known.
					Fee Simple	
				in the property? Check one.	Check if th	is is community property
			Debter 1 only		(see instru	
			Debtor 2 only Debtor 1 and Debtor	or 2 only		
			At least one of the o	•		
				u wish to add about this item	such as local	
			property identification		i, sucii as iocai	
If you	own or have more than one, list he	ere:				
			What is the property			ecured claims or exemptions. Put by secured claims on <i>Schedule D</i> :
1.2	Street address, if available, or o	other description	Single-family home			Have Claims Secured by Property.
	,,,,,,,,,		Duplex or multi-uni	· ·	Current value	of the Current value of the
			Condominium or co	•	entire property	
			Manufactured or me	bile nome		_
	Number Street		Land Investment property	,	Describe the na	ature of your ownership
			Timeshare		interest (such a	is fee simple, tenancy by
	City State	Zip Code	Other		tne entireties, o	or a life estate), if known.
	,	•	_			
				in the property? Check one.	Check if th (see instru	is is community property ctions)
			Debtor 1 only			ooo,
			Debtor 2 only	or 2 only		
			Debtor 1 and Debto	•		
			At least one of the c			
			Other information yo property identificatio	u wish to add about this item n number:	, such as local	

Street address, if available, or other description Single-family home	Check all that apply. Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D</i> :	
Number Street	poperative Current value of the current value of the entire property? portion you own?	et address, if available, or other description
Debtor 1 only (see instructions) Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: 2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles	interest (such as fee simple, tenancy by	
2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles	(see instructions) 2 only ebtors and another wish to add about this item, such as local	
Oo you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles	H3030.00	
✓ Yes		rn, lease, or have legal or equitable interes at someone else drives. If you lease a vehicle, ns, trucks, tractors, sport utility vehicles, moto
3.1 Make Ford Who has an interest in the property? Check One. Model: Edge one. Year: 2007 Debtor 1 only Approximate mileage: 155000 Do not deduct secured claims or exemptions. the amount of any secured claims on Schedul Creditors Who Have Claims Secured by Property. Current value of the Current va	the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the Current value of the	Make Ford Model: Edge Year: 2007 Approximate mileage: 155000
At least one of the debtors and another Check if this is community property (see instructions) \$5500.00 \$5500.00	the debtors and another \$5500.00 \$5500.00 \$5500.00 \$5500.00	
Model: Focus one. the amount of any secured claims on <i>Schedul</i> Year: 2012 □ Debtor 1 only	the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.	Model: Focus Year: 2012
Other information: Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Current value of the entire property? \$6650.00 \$6650.00		Other information:

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	First Name Middle Name	Document Page 12 of 66					
3.3	Make	Who has an interest in the property? Check one.	Do not deduct secured cl the amount of any secure	•			
	Model: Year:	Debtor 1 only	•	ims Secured by Property.			
	Approximate mileage:		Orcanois vino have ola	iins occured by 1 roperty.			
	·· <u> </u>	Debtor 2 only	Current value of the	Current value of the			
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?			
		At least one of the debtors and another					
		Check if this is community property (see					
		instructions)					
3.4	Make	Who has an interest in the property? Check	Do not deduct secured cl	•			
	Model:	one.	the amount of any secure				
	Year:	Debtor 1 only	Creditors Who Have Cla	ims Secured by Property.			
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the			
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?			
		At least one of the debtors and another					
		Check if this is community property (see					
		instructions)					
	No Yes						
4.1	Make	Who has an interest in the property? Check	Do not deduct secured claims or exemptions. Put				
	Model:	one.	the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.				
	Year:	Debtor 1 only					
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the			
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?			
		At least one of the debtors and another					
		Check if this is community property (see					
		instructions)					
4.2	Make	Who has an interest in the property? Check	Do not deduct secured cl	aims or exemptions. Put			
	Model:	one.	the amount of any secure				
	Year:	Debtor 1 only	Creditors Who Have Cla	ims Secured by Property.			
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the			
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?			
		At least one of the debtors and another					
		Check if this is community property (see instructions)					
		II of your entries from Part 2, including any entries f	1 012	2150.00			
you ha	ve attached for Part 2. Write that number here	9					

Mary Case 16-22108 BDoc 1 Debtor 1

Page 13 of 66 **Describe Your Personal and Household Items** Part 3: Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware П No ✓ Yes. Describe... Used Furniture \$900.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Nο Yes. Describe... Used Electronics \$750.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles **V** No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments **✓** No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Used Clothing/Shoes \$450.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc Jewelry \$85.00 13. Non-farm animals Examples: Dogs, cats, birds, horses **✓** No Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list

Debtor 1 Mary Case 16-22108 BDoc 1 Filed 07409/16 Entered 07/09/16 ALO:54:01 Desc Main

First Name Document Page 14 of 66

Describe Your Financial Assets

Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes 17.1. Checking account: Chase \$312.00 17.2. Checking account: **PNC** \$175.00 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts Пνο Institution or issuer name: **✓** Yes LabCorp common stock 17 Shares \$2300.10 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

Filed 07609616 Entered 07609616 @654:01 Desc Main Document Page 15 of 66 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. Yes. Give specific information about Issuer name: them.... 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ No Type of account: Institution name: Yes. List each account separately. \$2000.00 401(k) or similar plan: With employer 401(k) or similar plan: Pension plan: Pension plan: IRA: IRA: Retirement account: Retirement account: Keogh: Keogh: Additional account: Additional account: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others **✓** No Institution name: Yes.... Electric: Gas: Heating oil: Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented furniture: Other: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) **✓** No Issuer name and description: Yes....

Case 16-22108 BDoc 1

Debt	or 1	Mary First Na	Ca	se î	16-	221	80	BD0 Middle N					09/16 ënte					ֆ7∦0։ f 66	9/11	6 (it	k0:5	4: <u>01</u>	<u> </u>	<u>)es</u>	sc I	Mair	<u>1</u>			
24.						n IRA, 29A(b)				a qua	lified	d ABL	E progr	am	, or i	ınder	a qı	ualified	l sta	ite t	uition	progra	am.							
		No Yes		nstitut	tion r	name a	and de	escriptio	on. Se	paratel	y file	the re	ecords of	any	/ inte	rests.1	11 U.	S.C.§	521((c):										
25.		sts, ed					erests	s in pr	operty	y (othe	er tha	an an	ything li	iste	d in	ine 1), an	d right	s or	. bo	wers									
		No Yes. [Descr	be																										
26.	Еха		Interr	net do									ectual p and lice			reeme	ents													
27.						nd others, excl					ve as	ssocia	tion hold	ling	s, liqu	or lice	ense	s, profe	essio	onal	license	es								
		Yes. [Descr	be																										
Mor	iey (or pr	opei	ty o	wed	d to y	ou?																	po Do	not o	nt va on yo deduc or exe	ou ov t secu	wn? red	пе	
28.	Тах	refunc	ls ow	ed to	you																									
		Yes. G a y	bout to	hem, eady t	inclu filed	rmatior Iding w the retu	hethe urns	r												St	ederal: tate: ocal:			-						_
29.		n ily su p nples: I			· lump	o sum a	alimon	ıy, spot	ısal su	upport,	child	suppo	ort, maint	tena	ance,	divord	ce se	ttlemer	nt, pro			ement		-						
	Ħ	No																		AI	limony:									
	Ш,	Yes. G	ive sp	ecific	infor	rmatior	١														lainten			-						_
																				Sı	upport:			-						
																						settlem		-						_
30.	Othe	er amo	unts	some	eone	owes	you													- Pi	roperty	settler	nent:	-						_
		nples:	Unpai	d wag	ges, d	disabilit	ty insu			ents, di ı made		-	nefits, sic ne else	k pa	ay, va	cation	pay,	worke	rs' co	ompe	ensatic	n,								
	✓	No			,				,																					
		Yes. D	escrit	e																										

Deb	tor 1	Mary Case 1 First Name	L6-22108	BDoc 1 Middle Name	Filed 07¢09/16 Document	<u>Entered</u> © ₮ √09 ₭ Page 17 of 66	L6 @L00054: <u>01 D</u>	esc Main
31.		rests in insurance imples: Health, disa	•	ırance; health		redit, homeowner's, or renter	r's insurance	
		No Yes. Name the ins of each policy and		y	Company name:		Beneficiary:	Surrender or refund value:
32.	If yo prop		ry of a living trus		meone who has died ceeds from a life insurance	policy, or are currently entitle	d to receive	
33.					u have filed a lawsuit or mance claims, or rights to sue	ade a demand for paymer	nt	
		No Yes. Describe						
34.		er contingent and et off claims	d unliquidated	claims of ev	very nature, including co	unterclaims of the debtor	and rights	
	✓	No Yes. Describe						
35.	_	financial assets y	ou did not alre	eady list				
		Yes. Describe						
36.			-			ies for pages you have att		\$4787.10
Part	5:	Describe Any	Business-R	elated Pro	operty You Own or H	ave an Interest In. Lis	st any real estate i	n Part 1.
37.	Do y	ou own or have	any legal or eq	uitable intere	est in any business-relate	d property?		
	✓	No. Go to Part 6. Yes. Go to line 38.						Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Acc	ounts receivable	or commissior	ıs you alread	ly earned			
		No Yes. Describe						
39.		ce equipment, fu mples: Business-re			nodems, printers, copiers, fa	x machines, rugs, telephone	es, desks, chairs, electron	ic devices
		No Yes. Describe						·

Deb	tor 1 Mary Case 16	<u>0-22108_BD0C1</u>	Filed 07/4/19/116	Entered Caloni	±60 (i£k6) i⁄54: <u>01 </u>	esc main
40.	First Name Machinery, fixtures, eq	Middle Name uipment, supplies you u	DOCUM ^{®in} t ^{me} se in business, and tools o	Page 18 of 66 fyour trade		
	✓ No					
	Yes. Describe					<u> </u>
41.	Inventory					
	✓ No					
	Yes. Describe					-
42.	Interests in partnershi	ps or joint ventures				
	✓ No		Name of outing		0/ of our parabin.	
	Yes. Give specific		Name of entity:		% of ownership:	
	information about them					
43. (Customer lists. mailing	lists, or other compilation	ons			
	✓ No					
		clude personally identifiable	e information (as defined in 11	U.S.C. § 101(41A))?		
	□ No					
	Yes. Descr	ibe				
44.	Any business-related p	property you did not alrea	ady list			
	V No		•			
	Yes. Give specific					
	information					
						
15. A	dd the dollar value of al	ll of your entries from Pa	ort 5, including any entries f	or pages you have attacl	ned	
	art 5. Write that number	T			>	
Part		Farm- and Commerc in interest in farmland, list it in	ial Fishing-Related Pron Part 1.	operty You Own or I	lave an Interest In).
46.	Do you own or have a	ny legal or equitable inte	rest in any farm- or comme	rcial fishing-related prop	erty?	
	✓ No. Go to Part 7.					Current value of the portion you own?
	Yes. Go to line 47.					Do not deduct secured claims or exemptions
47.	Farm animals Examples: Livestock, pou	ultry farm-raised fish				
	No	, raini raiou non				
	Yes. Describe					
	_					

Deb	tor 1	Mary Case 16 First Name	5-22108	BDoc 1 Middle Name	Filed 07@9 Document		Entered @74	0 9/16 /140/54: <u>01</u> 6	Desc	Main
48.	Cro	ps-either growing	or harvested		Boodinen		rage 10 or o	9		
	✓	No								
		Yes. Describe								
49.	Farr	m and fishing equi	oment, imple	ements, machi	nery, fixtures, and	tool	s of trade			
	✓	No								
		Yes. Describe								
50.	Farr	m and fishing supp	lies, chemica	als, and feed						
	✓	No								
		Yes. Describe							_	
51.	Any	farm- and comme	cial fishing-r	related proper	ty you did not alre	ady li	st			
	V	No								
		Yes. Describe								
		L								
							for pages you have			
101 1	ait U.	write that number		••••••						
Part	7:	Describe All Pro	operty You	Own or Ha	ve an Interest	in T	hat You Did Not I	ist Above		
53.		ou have other prop mples: Season tickets			ot already list?					
	✓			membership						
	_	Yes. Give specific								
		information								
54. A	dd th	e dollar value of all	of your entr	ies from Part	7. Write that numb	er he	re		•	
Part	٥.	List the Totals	of Each Da	ort of this E	orm					
ı aıı	0.	List the lotals t	JI Lacii i a	iit Oi tills i t	VIIII					4
55. F	Part 1	: Total real estate, l	ine 2					>		\$43830.00
56. p	oart 2	total vehicles, line	5		\$1.	2150.0	00			
57. P	art 3:	: Total personal and	d household	items, line 15	\$2	185.00	0			
58. P	art 4:	: Total financial ass	ets, line 36		\$4	787.10)			
59. F	Part 5	: Total business-re	lated proper	ty, line 45						
60. F	Part 6	: Total farm- and fi	shing-relate	d property, line	e 52					
61. F	Part 7	: Total other prope	rty not listed	l, line 54						
62. 1	Γotal	personal property.	Add lines 56 t	through 61		2122	10			± \$10122 10
	,	,		J	\$11	9122.	10	Copy personal property to	ital ▶	+ \$19122.10
										\$62952.10
63. T	otal c	of all property on S	chedule A/B.	. Add line 55 + I	ine 62					

EIII	in this inform	Case 16-22108 ation to identify your case:	Doc 1 Filed 07/0	09/16 Entered 07/0	9/16 10:54:01	Desc Main			
	btor 1	Mary	В	Gibson					
	otor 2	First Name	Middle Name	Last Name					
	ouse, if filing) ited States Ba		Middle Name orthern D	Last Name istrict of Illinois					
	se number .nown)			(State)					
	· · · · · · · · · · · · · · · · · · ·	orm 106C			l	Check if this is a amended filing			
		C: The Prope	rtv You Claim	as Exempt		12/1			
For is to exe rece exe pro	each iten o state a s mpted up eive certa mption of perty is d t1: Ident Which set	pecific dollar amount to the amount of any in benefits, and tax-ex 100% of fair market v etermined to exceed t	n as exempt, you must as exempt. Alternative applicable statutory exempt retirement functional under a law that that amount, your exempt as Exempt ming? Check one only, ever on bankruptcy exemptions. 11	st specify the amount of ely, you may claim the fullimit. Some exemptionsds—may be unlimited in limits the exemption to a mption would be limited in if your spouse is filing with you.	ull fair market value —such as those for dollar amount. Hov a particular dollar	r health aids, rights to wever, if you claim an amount and the value of the			
2.	_	For any property you list on <i>Schedule A/B</i> that you claim as exempt, fill in the information below.							
		ription of the property and lle A/B that lists this proper		Amount of the exemption you Check only one box for each exe	•	cific laws that allow exemption			
	Brief description	Home	\$43,830.00	П		735 ILCS 5/12-902			
	Line from Schedule A			100% of fair market value, u applicable statutory limit	p to any				
	Brief description	Ford, Edge, 2007	\$5,500.00	\$2,400.00; \$3,1		735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)			
	Line from Schedule A	/B: <u>03</u>		100% of fair market value, u applicable statutory limit	-				
3.	(Subject to	•	ery 3 years after that for case.	? s filed on or after the date of adjus 1,215 days before you filed this ca	,				

Debtor 1 Mary Case 16-22108 BDoc 1 Filed 07409/416 Entered 07/409/416 ALO 54:01 Desc Main
First Name Document Page 21 of 66

art 2: Additional Pa	age	Docum	CIII	1 age 21 01 00	
•	the property and line at lists this property	Current value of the portion you own Copy the value from Schedule A/B		ount of the exemption you claim eck only one box for each exemption.	Specific laws that allow exemption
Brief description: Cha	se	\$312.00	✓	#040.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	17			\$312.00 100% of fair market value, up to any applicable statutory limit	
Brief description: PNC	;	\$175.00	✓	\$175.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	17			100% of fair market value, up to any applicable statutory limit	
· —	d Furniture	\$900.00	✓	\$900.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	06			100% of fair market value, up to any applicable statutory limit	
	d Clothing/Shoes	\$450.00	✓	\$450.00	735 ILCS 5/12-1001(a)
Line from Schedule A/B:	11			100% of fair market value, up to any applicable statutory limit	
· —	d Electronics	\$750.00	✓	\$750.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	07		П	100% of fair market value, up to any applicable statutory limit	
•	: Jewelry	\$85.00	✓	\$85.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	12			100% of fair market value, up to any applicable statutory limit	
	n employer	\$2,000.00	✓	\$2,000.00	735 ILCS 5/12-704
Line from Schedule A/B:	21			100% of fair market value, up to any applicable statutory limit	
	Corp common stock hares	\$2,300.10	✓	\$65.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	18			100% of fair market value, up to any applicable statutory limit	

		Case 16-22108	Doc 1	Filed 07/09/1	6 Entere	d <u>07/0</u> 9	/16 10:54:01	Desc Main	
Fill in th	nis informa	ation to identify your case:							
Debtor	1	Mary	В	G	ibson				
		First Name	Midd	dle Name L	ast Name				
Debtor (Spouse		First Name	Midd	dle Name L	ast Name				
United S	States Ba	nkruptcy Court for the:	Northern	District	of Illinois (State)				
Case no					(State)				
Offic	cial F	orm 106D							heck if this is a
Sch	edu	le D: Credite	ors Wh	no Have Cla	aims Se	cured	l by Prope	rtv	12/1
form. (1. Do	t inforr On the any cre No. Ch Yes. Fi	ete and accurate as nation. If more space top of any addition ditors have claims secureck this box and submit the ll in all of the information between the control of the cont	ce is neede al pages, ved by your points is form to the co	ed, copy the Addit vrite your name a roperty?	ional Page, fi nd case numb	ill it out, per (if kn	number the entri own).		
Part 1:		All Secured Claims							
cla	im. If moi	ured claims. If a creditor he than one creditor has a the claims in alphabetica	particular clair	n, list the other creditors	in Part 2. As muc	•	Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 CH			Describe	the property that secu	ires the claim:		\$117,691.00	\$43,830.00	\$73,861.00
	editor's Na D Box 15				ires trie Ciairii.		1		
	Number	Street		alue: \$43,830.00 date you file, the clair	n is: Check all tha	it apply	J		
				ingent	Tior on one an and	к арріў.			
Wi Cit		n Delaware 19850 State ZIP Code	— T Unliq	uidated					
	,	the debt? Check one.	Dispo						
¥	Debtor	•	Nature o	f lien. Check all that app	ıly.				
	Debtor Debtor	2 only 1 and Debtor 2 only	An ag	greement you made (sud	:h as mortgage or	secured			
	At least another	one of the debtors and	Statu	tory lien (such as tax lie	ı, mechanic's lien))			
Г	7	if this claim relates to a	Judg	ment lien from a lawsuit					
	" commu	unity debt		(including a right to offs	set)				
Da	ite debt v	vas incurred <u>6/1/2012</u>		gits of account numb	er2663	3	<u>-</u>		
Cre	editor's Na		Describe	the property that secu	ıres the claim:		\$9,391.00	\$6,650.00	\$2,741.00
<u>33</u>	Number	Street	2012 Ford	d Focus Approx. 30K mi date you file, the clair	eage Value: \$7,5 n is: Check all tha	525.00 It apply.]		
W	ARRENV	/ILIIEnois 60555	Cont	ingent					
City	у	State ZIP Code	Unliq	uidated					
WI	no owes Debtor	the debt? Check one.	Dispu	uted					
F	Debtor	•	Nature o	f lien. Check all that app	ly.				
_ =	1	1 and Debtor 2 only	✓ An ag	greement you made (suc	h as mortgage or	secured			
	At least	one of the debtors and		tory lien (such as tax lie	n, mechanic's lien')			
_	another			ment lien from a lawsuit		•			
	ື commເ	if this claim relates to a unity debt		(including a right to off	set)				
Da	te debt v	vas incurred <u>4/1/2012</u>	 Last 4 di	gits of account number	er 2100				
		Add the dollar value of y			,		\$127,082.00		

		Case 16-22108	B Doc 1 F	iled 07/09/16	Entered 07	<u>2/0</u> 9/16 10:54:01	Desc	Main	
Fill in	this informa	ation to identify your case	:			3/10 10.54.01	DCSC	iviaiii	
Debto	or 1	Mary First Name	B Middle Na	Gibso					
Debto (Spou		First Name	Middle Na						
Unite	d States Ba	nkruptcy Court for the:	Northern	District of I	linois State)				
Case (If kno	number wn)				Siale)				
Offi	cial Fo	rm 106E/F					Chec	k if this is an	n amended filing
Scl	hedu	le E/F: Cre	ditors Wh	no Have U	nsecure	d Claims			12/15
party t 106A/E are list the bo	o any exects) and on Sted in Sche exes on the	cutory contracts or une Schedule G: Executory edule D: Creditors Who	xpired leases that c Contracts and Une Hold Claims Secu luation Page to this	ould result in a claim xpired Leases (Offic red by Property. If m page. On the top of	. Also list executor al Form 106G). Do ore space is need	2 for creditors with NON ry contracts on Schedule not include any creditored, copy the Part you need ges, write your name and	e A/B: Prop s with parti ed, fill it out	erty (Officia ally secured , number th	al Form d claims that ne entries in
1.		ditors have priority unso to Part 2.	secured claims agai	nst you?					
i - -	identify what cossible, list Part 1. If mo	t type of claim it is. If a cla	aim has both priority a al order according to t ds a particular claim, l	nd nonpriority amounts the creditor's name. If ist the other creditors	s, list that claim here you have more than n Part 3.	n, list the creditor separatel and show both priority and two priority unsecured clair	nonpriority a	mounts. As	much as
							Total claim	Priority amount	Nonpriority amount

Filed 07:409:416 Entered 07:409:416 #40:54:01 Desc Main Mary Case 16-22108 BDoc 1 Debtor 1 Docum่ซีที่เ^{me} Page 24 of 66 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 Capital One \$106.00 Last 4 digits of account number 5331 Nonpriority Creditor's Name PO Box 71106 When was the debt incurred? 5/1/2005 Street Number As of the date you file, the claim is: Check all that apply. Contingent Charlotte North Carolina 28272 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only |√| Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.2 Capital One \$2.00 9478 Last 4 digits of account number Nonpriority Creditor's Name PO Box 71106 When was the debt incurred? 8/1/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent Charlotte North Carolina 28272 Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only ✓ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify **✓** No Yes 4.3 CAPITAL ONE BANK USA N \$106.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 85520 When was the debt incurred? 5/1/2005 Number Street As of the date you file, the claim is: Check all that apply. Contingent **RICHMOND** Virginia 23285 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No

Yes

Debtor 1 Mary Case 16-22108 BDoc 1 Filed 07409/16 Entered 07/09/16 (140:54:01 Desc Main First Name Middle Name Document Page 25 of 66

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total cla						
4.4	CAPITAL ONE BANK USA N	— Last 4 digits of account number	\$2.00			
	Nonpriority Creditor's Name PO BOX 85520	When was the debt incurred? 8/1/2012				
	Number Street					
		As of the date you file, the claim is: Check all that apply.				
	RICHMOND Virginia 23285	Contingent				
	City State Zip Code	Unliquidated				
	Who incurred the debt? Check one. Debtor 1 only	Disputed				
	Debtor 2 only	Type of NONPRIORITY unsecured claim:				
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offset?	✓ Other. Specify				
	No	• Curiot. Openity				
	☐ Yes					
4.5	COMENITY BANK/VCTRSSEC		\$187.00			
	Nonpriority Creditor's Name	— Last 4 digits of account number	Ψ107.00			
	Po Box 182273 Number Street	When was the debt incurred? 11/1/2012				
		As of the date you file, the claim is: Check all that apply.				
	Columbus Ohio 43218	Contingent				
	City State Zip Code	Unliquidated				
	Who incurred the debt? Check one. Debtor 1 only	Disputed				
		Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that				
	At least one of the debtors and another	you did not report as priority claims				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offset?	✓ Other. Specify				
	✓ No					
	∐ Yes					
4.6	CRDT FIRST Nonpriority Creditor's Name	Last 4 digits of account number 9418	\$848.00			
	PO Box 8134	When was the debt incurred? 7/1/2010				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		Contingent				
	ClevelandOhio44188CityStateZip Code	Unliquidated				
	Who incurred the debt? Check one.	Disputed				
	Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only					
	At least one of the debtors and another	 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 				
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offset?	✓ Other. Specify				
	✓ No					
	☐ Yes					

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.					
4.7	DISCOVER FIN SVCS LLC	- Last 4 digits of account number	\$281.00		
	Nonpriority Creditor's Name PO BOX 15316				
	Number Street	When was the debt incurred? 12/1/2012			
		As of the date you file, the claim is: Check all that apply.			
	WILMINGTON Delaware 19850	Contingent			
	City State Zip Code	Unliquidated			
	Who incurred the debt? Check one. Debtor 1 only	Disputed			
		Type of NONPRIORITY unsecured claim:			
	Debtor 2 and Debtor 2 and	Student loans			
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that			
	At least one of the debtors and another	you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	✓ Other. Specify			
	✓ No				
	Yes				
4.8	DSNB MACYS Nonpriority Creditor's Name	Last 4 digits of account number3014	\$268.00		
	9111 Duke Blvd	When was the debt incurred? 5/1/2013			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Mason Ohio 45040 City State Zip Code	Unliquidated			
	Who incurred the debt? Check one.	Disputed			
	Debtor 1 only	Type of NONPRIORITY unsecured claim:			
	Debtor 2 only	Student loans			
	Debtor 1 and Debtor 2 only				
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	✓ Other. Specify			
	✓ No				
	Yes				
4.9	KAY JEWELERS	Last 4 digits of account number	\$3,166.00		
	Nonpriority Creditor's Name 375 GHENT RD	When was the debt incurred? 7/1/2009			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
	FAIRLAWN Ohio 44333	Contingent			
	City State Zip Code	Unliquidated			
	Who incurred the debt? Check one. Debtor 1 only	Disputed			
	Debtor 2 only	Type of NONPRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offset?	✓ Other. Specify			
	✓ No				
	Yes				

Debtor 1 Mary Case 16-22108 BDoc 1 Filed 07:09:16 Entered 07:09:16 1:01 Desc Main
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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.10	MERRICK BK Nonpriority Creditor's Name POB 9201 Number Street OLD BETHPAGE New York 11804 City State Zip Code Who incurred the debt? Check one. ☑ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ☑ No	with 4.5, followed by 4.6, and so forth. Last 4 digits of account number 6296 When was the debt incurred? 11/1/2005 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$4,428.00
4.11	PORTFOLIO RECOVERY ASS Nonpriority Creditor's Name 120 CORPORATE BLVD STE 1 Number Street NORFOLK Virginia 23502 City State Zip Code Who incurred the debt? Check one. ☑ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ☑ No ☐ Yes	Last 4 digits of account number	\$748.00
4.12	RECEIVABLE SOLUTION SP Nonpriority Creditor's Name 422 MAIN ST Number Street NATCHEZ Mississippi 39120 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number	\$95.00

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Debtor 1 Docum่ซีที่เ^{me} Page 28 of 66 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Total claim 4.13 Rush Hospital \$100.00 Last 4 digits of account number Nonpriority Creditor's Name 1700 W Van Buren # 161 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60612 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that Debtor 1 and Debtor 2 only you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Medical Bill Is the claim subject to offset? **✓** No Yes 4.14 STELLAR RECOVERY INC \$1,342.00 Last 4 digits of account number 7561 Nonpriority Creditor's Name 4500 Salisbury Rd Ste 10 When was the debt incurred? 3/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent Jacksonville Florida 32216 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only |√| Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify **✓** No Yes 4.15 TARGET/TD \$57.00 1118 Last 4 digits of account number Nonpriority Creditor's Name 1000 Nicollet Mall When was the debt incurred? 4/1/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent Minnesota 55403 Minneapolis Unliquidated City Zip Code

Who incurred the debt? Check one.

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

At least one of the debtors and another

Check if this claim relates to a community debt

Debtor 1 only

Debtor 2 only

✓

✓ No Yes Disputed

Student loans

Other. Specify

Type of NONPRIORITY unsecured claim:

you did not report as priority claims

Obligations arising out of a separation agreement or divorce that

Debts to pension or profit-sharing plans, and other similar debts

Debtor 1 Mary Case 16-22108 BDoc 1 Filed 07609/16 Entered 07/09/16 (140)54:01 Desc Main

First Name Middle Name Docume 11 Page 29 of 66

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 TD BANK USA/TARGETCRED \$57.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 673 When was the debt incurred? 4/1/2013 Street Number As of the date you file, the claim is: Check all that apply. Contingent **MINNEAPOLIS** 55440 Minnesota Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only **~** Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.17 WELLS FARGO HM MORTGAG \$0.00 Last 4 digits of account number 0184 Nonpriority Creditor's Name 7495 NEW HORIZON WAY When was the debt incurred? 5/1/2010 Number Street As of the date you file, the claim is: Check all that apply. Contingent **FREDERICK** Maryland 21703 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? $\overline{\mathsf{A}}$ Other. Specify

✓ No Yes Debtor 1 Mary Case 16-22108 BDoc 1 Filed 07409/16 Entered 07/09/16 Abov54:01 Desc Main
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Part 4: Add the Amounts for Each Type of Unsecured Claim

	Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.							
				Total claims				
Total claims from Part 1	6a.	Domestic support obligations. 6	a.	\$0.00				
	6b.	Taxes and certain other debts you owe the government 6	b.	\$0.00				
	6c.	Claims for death or personal injury while you were intoxicated 6	ic.	\$0.00				
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	id.	\$0.00				
	6e.	Total. Add lines 6a through 6d.	e.	\$0.00				
				Total claims				
Total claims from Part 2	6f.	Student loans 6	if.	\$0.00				
	6g.	Obligations arising out of a separation agreement or divorce 6 that you did not report as priority claims	g.	\$0.00				
	6h.	Debts to pension or profit-sharing plans, and other similar 6 debts	h.	\$0.00				
	6i.	Other. Add all other nonpriority unsecured claims. Write that 6 amount here.	i.	\$11,793.00				
	6j.	Total. Add lines 6f through 6i.	ij.	\$11,793.00				

Fill in this	Case 16-22108 information to identify your case		7/09/16 Enter	red 07/0 <mark>9/16 10:54:01</mark>	Desc Main
Debtor 1	Mary First Name	B Middle Name	Gibson Last Name		
Debtor 2 (Spouse,	if filing) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	Northern	District of Illinois (State)		
(If known)	nber				☐ Check if this is ar
Offici	al Form 106G				amended filing
Sche	dule G: Execut	ory Contracts	and Unexpi	red Leases	12/1
space is n				re equally responsible for supply his page. On the top of any additi	
1. Do y	ou have any executory	contracts or unexpired	l leases?		
✓ No	o. Check this box and file this for	m with the court with your othe	r schedules. You have no	othing else to report on this form.	
☐ Ye	es. Fill in all of the information be	low even if the contracts or lea	ases are listed on Sched	ule A/B: Property (Official Form 106A	√B).
				hen state what each contract or le e examples of executory contracts ar	
Р	erson or company with whon	n you have the contract or le	ease	State what the contrac	t or lease is for

		Case 16-2210	8 Doc 1 Filed ()7/09/16 Entered	07/09/16 10·5 <i>/</i> ·01	Desc Main
Fill	in this inform	ation to identify your case			3/10 10.54.01	DCSC Main
De	btor 1	Mary First Name	B Middle Name	Gibson Last Name	_	
	btor 2 ouse, if filing)	First Name	Middle Name	Last Name	_	
	ited States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)	_	
(If I	fficial F	orm 106H				Check if this is a amended filing
<u>Sc</u>	hedul	e H: Your Co	odebtors			12/1
toge in the	ether, both a ne boxes on ry question.	re equally responsible the left. Attach the Add	for supplying correct infor litional Page to this page. C	mation. If more space is need	ded, copy the Additional Pag Pages, write your name and c	If two married people are filing e, fill it out, and number the entries ase number (if known). Answer
2.	Within the Louisiana, No. Go	levada, New Mexico, Pue o to line 3. id your spouse, former sp io	erto Rico, Texas, Washington, pouse, or legal equivalent live	and Wisconsin.) with you at the time?	unity property states and territor	ies include Arizona, California, Idaho, at person.
		Name of your spouse, for	ormer spouse, or legal equival	ent	_	
		Number Street			-	
		City	State	Zip Code	_	
3.	as a codeb	tor only if that person i	s a guarantor or cosigner.	Make sure you have listed th		the person shown in line 2 again ficial Form 106D), <i>Schedule E/F</i> blumn 2.
	Column 1:	Your codebtor			Column 2: The creditor to	whom you owe the debt

Check all schedules that apply:

Fill in thi	s information to identify	your case:			9/16 10	:54:01	Desc Mai	n
Dobtor 1	Mon	Docar		ige oo o i	-00			
Debtor 1	Mary First Name	B Middle Name	Gibson Last Name		-			
Debtor 2	riiotranio	madio Hamo	Laot Hame	,		Check if this	s is:	
	filing) First Name	Middle Name	Last Name)	-	An ame	nded filing	
United Stat	es Bankruptcy Court for the:	Northern	District of Illinois		_		ement showing pes as of the follow	ost-petition chapter 13 ving date:
Case numb (If known)	er		(Sidie	·)	-	MM / D	D/YYYY	
Officia	l Form 106I							
Sched	lule I: Your Inc	ome						12/15
ages, w		e. If more space is neede se number (if known). A nt	nswer every		neet to this f			y additional
	Fill in your employment		Debtor 1			Debtor 2		
	information.	Employment status	✓ Employed			Emplo	and	
	you have more than one o, tach a separate page with formation about additional	more than one		Not Employed			nployed	
		Occupation	Phlebotomist					
	employers.	Employer's name	Cadence Healt	h				
	Include part time, seasonal,	Employer's address	25 North Winfield Road Number Street					
	or self-employed work.	Employer's address				Number Stre	eet	
	Occupation may include student							
	or homemaker, if it applies.		Winfield	Illinois	60190			
			City	State	Zip Code	City	State	Zip Code
		How long employed there?	1 year					
Part 2:	Give Details About I	Monthly Income						
Estimate are separa		date you file this form. If you ha	ave nothing to rep	oort for any line	e, write \$0 in the s	space. Includ	e your non-filing :	spouse unless you
		re than one employer, combine th	ne information for	all employers	for that person or	n the lines bel	ow. If you need r	nore space, attach
a separate	e sheet to this form.			For	Debtor 1	For Debt		
		y, and commissions (before all		2.	\$4,343.28			
dedu	ctions.) If not paid monthly, cal	Iculate what the monthly wage wo	ould be.					
Estir	nate and list monthly overt	ime pay.	3	3	+ \$0.00			

4. Calculate gross income. Add line 2 + line 3.

\$4,343.28

Filed 07/109/16 Case 16-22108 B Doc 1 Entered @7409/116 10:54:01 Desc Main Debtor 1 Mary Documentame Page 34 of 66 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4 \$4,343.28 5. List all payroll deductions: \$1,265.59 5a. Tax, Medicare, and Social Security deductions 5a. 5b. Mandatory contributions for retirement plans 5b. \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. Insurance 5e. \$229.09 5f. Domestic support obligations 5f. \$0.00 5q. Union dues 5g. \$0.00 5h. Other deductions. Specify: 5h. + \$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$1,494.68 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$2,848.60 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 monthly net income. 8a. 8b. Interest and dividends 8b. \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$0.00 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies 8f. \$0.00 \$0.00 8g. Pension or retirement income 8g. 8h. Other monthly income. Specify: 8h. -\$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$0.00 \$2,848.60 10.Calculate monthly income. Add line 7 + line 9. 10. \$2,848.60 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$0.00 Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. \$2,848.60 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Yes. Explain:

	Case 16-2210	8 Doc 1 Filed 07	7/09/16 Entered 07/	09/16 10:54:01	Desc Main	
Fill in this informa	ation to identify your cas		<u> </u>			
Debtor 1	Mary	В	Gibson			
	First Name	Middle Name	Last Name			
Debtor 2	E'm(No	NA' I II - NI	LectNess	Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng	
United States Ba	inkruptcy Court for the:	Northern	District of Illinois (State)		nowing post-petition the following date:	chapter 13
Case number (If known)				MM / DD / YYY	<u></u>	
Official F	orm 106J				•	
	e J: Your Ex	penses				12/1
nformation. If m			filing together, both are equally orm. On the top of any additiona			er
Part 1: Desc	ribe Your Househ	old				
1. Is this a joint	case?					
✓ No. Go t	o line 2					
Yes. Do	es Debtor 2 live in a se	eparate household?				
	No					
	Yes. Debtor 2 must file	e Official Forms 106J-2, Expense	es for Separate Household of Debt	for 2.		
2. Do you have	dependents?	lo				
Do not list Del Debtor 2.		es. Fill out this information for ach dependent	Dependent's relationship to Debtor 1 or Debtor 2 Child	Dependent's age 28 years	Does dependent live with you?	
					✓ Yes.	
Do your expenses of		lo				
than yourself and dependents'	your \square	'es				
Part 2: Estim	ate Your Ongoing	Monthly Expenses				
•	a date after the bankr		ou are using this form as a supp lemental Schedule J, check the	•	•	
		ash government assistance if			You	ur expenses
	r home ownership exp the ground or lot. 4.	penses for your residence. Incl	ude first mortgage payments and		4.	\$1,087.00
If not inclu	ded in line 4:				••	
4a. Real est					4a	\$0.00
4b. Property	, homeowner's, or rente	r's insurance			4b.	\$0.00
	aintenance, repair, and u				4c.	\$0.00
	, -, ,				+0.	Ψ0.00

\$0.00

4d.

4d. Homeowner's association or condominium dues

 Debtor 1
 Mary
 Case 16-22108
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 Middle Name
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•		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$200.00
6b. Water, sewer, garbage collection	6b.	\$60.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$100.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$400.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$95.00
10. Personal care products and services	10.	\$95.00
11. Medical and dental expenses	11.	\$25.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 	12.	\$250.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$220.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a	\$305.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$0.00
19.Other payments you make to support others who do not live with you.		
Specify:	19.	\$0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	\$0.00

Debtor 1 Ma		1 Desc Main	
Fire	st Name Middle Name Documet Name Page 37 of 66		
21. Other. Sp		21	\$0.00
	e your monthly expenses.		\$2,837.00
	lines 4 through 21.		\$0.00
22b. Copy	line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$2,837.00
22c. Add l	ine 22a and 22b. The result is your monthly expenses.	22.	
23. Calculate	your monthly net income.		
23a. Copy	line 12 (your combined monthly income) from Schedule I.	23a	\$2,848.60
23b. Copy	your monthly expenses from line 22 above.	23b	\$2,837.00
	ract your monthly expenses from your monthly income.		\$11.60
The	result is your monthly net income.	23c	
24. Do you e	expect an increase or decrease in your expenses within the year after you file this form?		
For exan	nple, do you expect to finish paying for your car loan within the year or do you expect your		
	e payment to increase or decrease because of a modification to the terms of your mortgage?		
✓ No			
Yes			
	Explain here:		

		Case 16-22108	B Doc 1 Filed 0	7/09/16 Enter	red 07/09/16 10:54:01	Desc Main
Fill	in this inform	ation to identify your case			3/10 10.54.01	Desc Main
Del	otor 1	Mary	В	Gibson		
		First Name	Middle Name	Last Name		
	otor 2 ouse, if filing	First Name	Middle Name	Last Name		
Uni	ted States Ba	ankruptcy Court for the:	Northern	District of Illinois		
Cas	se number			(State)		
	nown)					
Of	ficial F	orm 106De	C			Check if this is an amended filing
De	clarat	ion About ar	n Individual De	btor's Sche	dules	12/1
lf tw	o married p	eople are filing togethe	r, both are equally responsi	ble for supplying corre	ect information.	
prop 1519		d in connection with a l				ing property, or obtaining money or rs, or both. 18 U.S.C. §§ 152, 1341,
	Did you pa	y or agree to pay some	one who is NOT an attorney	to help you fill out bar	nkruptcy forms?	
	✓ No					
	Yes. N	ame of person		Attach Bankrupi Signature (Offici	tcy Petition Preparer's Notice, Declar ial Form 119).	ation, and
		alty of perjury, I declare	that I have read the summa	ry and schedules filed	with this declaration and	
×	/s/ Mary G	ibson		*		
	Signature of	Debtor 1		Signa	ature of Debtor 2	
	Date 7/9/20			Date		
	IVIIVI/I	DD/YYYY			MM/DD/YYYY	

	Case 16-2210 information to identify your case		led 07/09/16	-meren 077	09/10 10.5	4:01	Desc Main
Debtor 1	Mary	В	Gibson	Ü			
	First Name	Middle Nan	ne Last Nan	ne			
Debtor 2 (Spouse,	if filing) First Name	Middle Nan	me Last Nan	ne			
United Sta	ates Bankruptcy Court for the:	Northern	District of Illino	ois			
Case num	nber		(Sta	ite)			
(If known)							Check if this is a
Offici	<u>al Form 107</u>						amended filing
State	ment of Financ	ial Affairs f	or Individua	Is Filing	for Bank	ruptc	y 12/1
							g correct information. If more if known). Answer every question
_					name and case	: Humber (ii Kilowiij. Aliswei every questioi
Part 1:	Give Details About You	ır Marital Status aı	nd Where You Live	ed Before			
1. WI	hat is your current marital s	tatus?					
	Married						
✓	Not married						
2. Du	ring the last 3 years, have yo	ou lived anywhere othe	er than where you live I	now?			
✓	No						
<u>~</u>	No Yes. List all of the places you	ı lived in the last 3 years.	Do not include where yo	u live now.			
<u> </u>		ı lived in the last 3 years.	Do not include where yo	u live now.			
<u> </u>		·	Do not include where yo Dates Debtor 1 lived there	u live now. Debtor 2:			Dates Debtor 2 lived there
_	Yes. List all of the places you	·	Dates Debtor 1 lived		Debtor 1		
	Yes. List all of the places you Debtor 1:	i t	Dates Debtor 1 lived there	Debtor 2:			there Same as Debtor 1
	Yes. List all of the places you	t t	Dates Debtor 1 lived there	Debtor 2:			there Same as Debtor 1 From
	Yes. List all of the places you Debtor 1:	t t	Dates Debtor 1 lived there	Debtor 2:			there Same as Debtor 1
	Yes. List all of the places you Debtor 1:	t t	Dates Debtor 1 lived there	Debtor 2:		Zip Cod	there Same as Debtor 1 From To
	Yes. List all of the places you Debtor 1: Number Street		Dates Debtor 1 lived there	Debtor 2: Same as D Number Stree	t State	Zip Cod	there Same as Debtor 1 From To
	Yes. List all of the places you Debtor 1: Number Street City State	Zip Code	Dates Debtor 1 lived there	Debtor 2: Same as D Number Stree City Same as D	State	Zip Cod	there Same as Debtor 1 From To e
	Yes. List all of the places you Debtor 1: Number Street	Zip Code	Dates Debtor 1 lived there From To	Debtor 2: Same as Debtor Stree City	State	Zip Cod	there Same as Debtor 1 From To Same as Debtor 1
	Yes. List all of the places you Debtor 1: Number Street City State	Zip Code	Dates Debtor 1 lived there From To	Debtor 2: Same as D Number Stree City Same as D	State	Zip Cod	there Same as Debtor 1 From To Same as Debtor 1 From From From From From

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Page 40 of 66 Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Gross income Sources of income Gross income Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$26059.67 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business ✓ Wages, commissions, Wages, commissions, \$58403.00 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015 Operating a business Operating a business Wages, commissions, Wages, commissions, \$60000.00 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014 Operating a business Operating a business 5. Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy:

For last calendar year: (January 1 to December 31,

For the calendar year before that: (January 1 to December 31,

2015

\$2,130.00

IDES

Debtor 1 Mary Case 16-22108 BDoc 1 Filed 07/09/16 Entered 07/09/16 (160:54:01 Desc Main

First Name Document Page 41 of 66

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? ✓ No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or City State Zip Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or vendors City State Zip Code Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment

City

State

Zip Code

Suppliers or vendors

Other

Case 16-22108 BDoc 1 Debtor 1 Document Page 42 of 66 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

Debtor 1 Mary Case 16-22108 BDoc 1 Filed 07/409/16 Entered 07/409/16 (14-0):54:01 Desc Main

Document Page 43 of 66 Identify Legal Actions, Repossessions, and Foreclosures Part 4: 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Yes. Fill in the details. Status of the case Nature of the case Court or agency Contract Case title ✓ Pending Cook County Circuit Court Sterling Jewelers v Gibson, Mary Court Name On appeal 50 West Washington Street Case number Concluded Number Street 2015-M1-118297 Chicago 60602 Illinois City State Zip Code Case title Pending Court Name On appeal Case number Concluded Number Street City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Date Value of the Describe the property property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or levied. Citv State Zip Code Date Value of the Describe the property property

Creditor's Name

Street

State

Zip Code

Number

City

Explain what happened

Property was repossessed. Property was foreclosed. Property was garnished.

Property was attached, seized, or levied.

Deb	tor 1	Mary Case 16-22108 BDoc 1 First Name Middle Name	Filed 07@9/16 Entered @7/09/16@10:54 Document Page 44 of 66	:01 Desc	Main
11.		nin 90 days before you filed for bankruptcy, di bunts or refuse to make a payment because you No Yes. Fill in the details.	id any creditor, including a bank or financial institution, set o	ff any amounts fi	rom your
	Ц	res. Fill in the details.	Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name			
		Number Street			
			Last 4 digits of account number: XXXX-		
		City State Zip Code			
12.		nin 1 year before you filed for bankruptcy, was iver, a custodian, or another official?	s any of your property in the possession of an assignee for the	ne benefit of cred	itors, a court-appointed
	✓	No Yes			
Part	5:	List Certain Gifts and Contributions			
13.	Wi	thin 2 years before you filed for bankruptcy, d	lid you give any gifts with a total value of more than \$600 per	person?	
		Yes. Fill in the details for each gift.			
		Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gave the Gift			
		Number Street			
		Number Street City State Zip Code			
		Person's relationship to you	•	_	
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code Person's relationship to you	9		
		1 7 2 2 2			

		First Name Milddle Name Do	cument Page 45 of 66		
14.	With		give any gifts or contributions with a total value of more	e than \$600 to an	y charity?
		No Yes. Fill in the details for each gift or contribution.			
		Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
		Charity's Name			
		Number Street			
		City State Zip Code			
Part	6 :	List Certain Losses		I	
15.		nin 1 year before you filed for bankruptcy or since yo bling?	ou filed for bankruptcy, did you lose anything because o	of theft, fire, othe	r disaster, or
	_	No Yes. Fill in the details.			
	_	Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending	Date of your loss	Value of property lost
			insurance claims on line 33 of Schedule A/B: Property.		
Part	7:	List Certain Payments or Transfers			
16.		nin 1 year before you filed for bankruptcy, did you or a sing bankruptcy or preparing a bankruptcy petition?	anyone else acting on your behalf pay or transfer any p	property to anyon	e you consulted about
	Inclu	de any attorneys, bankruptcy petition preparers, or credit	counseling agencies for services required in your bankrupto	y.	
	씜	No Yes. Fill in the details.			
			Description and value of any property transferred	Date payment or transfer was made	Amount of payment
		Person Who Was Paid			
		Number Street			
		City State Zip Code			
		Email or website address			
		Person Who Made the Payment, if Not You			
		Person Who Was Paid			
		Number Street			
		City State Zip Code			
		Email or website address			
		Person Who Made the Payment, if Not You			

Debtor 1 Mary Case 16-22108 в Doc 1 Filed 07609/16 Entered 07/09/16 (1/40)/54:01 Desc Main

	Yes. Fill in the details.	Description and value of any prop	erty transferred	Date payment or transfer	Amount	of paymen
				was made		
	Person Who Was Paid					
	Number Street	_				
	City State Zip Code					
	ide both outright transfers and transfers made as se sfers that you have already listed on this statement. No Yes. Fill in the details.	curity (such as the granting of a security inte	erest or mortgage on	your property). Do	not includ	e gifts and
		Description and value of any property transferred		property or paymebts paid in exch		Date transi vas made
	Person Who Received Transfer	_			-	
	Number Street					
	City State Zip Code Person's relationship to you					
	Person Who Received Transfer	_			-	
	Number Street					
	City State Zip Code Person's relationship to you					
(The		you transfer any property to a self-settle	d trust or similar d	evice of which yo	u are a be	neficiary?
(The	Person's relationship to you nin 10 years before you filed for bankruptcy, did see are often called asset-protection devices.)	you transfer any property to a self-settle Description and value of the prop		evice of which yo		neficiary?

Debtor 1 Mary Case 16-22108 BDoc 1 Filed 07/09/16 Entered 07/09/16 (140/54:01 Desc Main First Name Middle Name Documes Here Page 47 of 66

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ı aıı	٥. <u>ا</u>	List Certain Financial Accounts, insti-	uments, c	Daie Deposit D	oxes, and ot	orage oritis		
20.	or tr	nin 1 year before you filed for bankruptcy, were ansferred? de checking, savings, money market, or other finan beratives, associations, and other financial institution	cial accounts					
	\Box	No Yes. Fill in the details.						
	_		Last 4	digits of accounger	Type of instrum	account or eent	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was Paid	xxxx	-		ecking rings		
		Number Street	<u> </u>		=	ney market kerage er		
		City State Zip Code						
		Person Who Was Paid	xxxx	-	=	ecking rings		
		Number Street				ney market kerage		
			<u> </u>		Oth	er		
21.	Do v	City State Zip Code rou now have, or did you have within 1 year bef	ore vou file	d for bankruptey.	any safe deposi	t box or other deposito	ry for securities.	cash, or other
		ables?	oro you mo	a rer barna aprey, t	ary care deposit	a box or outer deposits	, y 10. 0000111100,	oden, er emer
	H	No Yes. Fill in the details.						
	Ц	Too. The first the declare.	Who else	had access to it?		Describe the contents	5	Do you still have it?
		Name of Financial Institution	Name					□ No
		Number Street	Number	Street				Yes
			City	State	Zip Code			
		City State Zip Code						
22.	Have	e you stored property in a storage unit or place	other than	your home within	1 year before y	ou filed for bankruptcy	?	
		No Yes. Fill in the details.						
			Who else	had access to it?		Describe the contents	3	Do you still have it?
		Name of Storage Facility	Name					☐ No ☐ Yes
		Number Street	Number	Street				LI 169
			City	State	Zip Code			
		City State Zip Code						

Part 9 23. [■.	First Name Middle Name	Filed 07¢	ënt ^{me} Paq	ntered Gast ge 48 of 66	09/1⊾6/1⊾0:54: <u>01 </u>	n
23. E): I	dentify Property You Hold or Control	for Some	one Else			
	Do y	ou hold or control any property that someone	e else owns?	Include any pro	perty you borro	owed from, are storing for, or hold in tru	st for someone.
Į.	✓	No					
Į.	_	Yes. Fill in the details.	Maria 1 - 41			Beauth of the contents	Malan
			wnere is th	ne property?		Describe the contents	Value
		Owner's Name	Number Str	eet		-	
						_	
		Number Street					
			City	State	Zip Code	-	
		City State Zip Code	-				
		City State Zip Code					
Part 1	0:	Give Details About Environmental In	formation				
For th	ne pı	urpose of Part 10, the following definitions apply:					
	• Er	nvironmental law means any federal, state, or local	statute or regu	ulation concernin	g pollution, conta	mination, releases of	
		zardous or toxic substances, wastes, or material in				, or other medium,	
		cluding statutes or regulations controlling the clear					
-		te means any location, facility, or property as define used to own, operate, or utilize it, including dispos		vironmental law,	whether you now	own, operate, or utilize it	
_		azardous material means anything an environment		ne a hazardaye w	racta hazardane	culactorico	
-		xic substance, hazardous material, pollutant, conta			asie, nazaruous :	substance,	
Repo	ort all	notices, releases, and proceedings that you know	about, regardle	ess of when they	occurred.		
		g,		,			
24. ŀ	Has	any governmental unit notified you that you n	nay be liable	or potentially lia	able under or in	violation of an environmental law?	
ſ	√	No					
Ī		Yes. Fill in the details.					
			Governme	ntal unit		Environmental law, if you know it	Date of notice
		Name of site				_	
		Name of site	Government	ai unit			
		Number Street	Number Str	eet		_	
			O:t-	Ctata	7:- O	_	
			City	State	Zip Code		
		City State Zip Code	_				
		City State Zip Code					
25 H	Have		lease of haza	rdous material	7		
25. H		e you notified any governmental unit of any re	elease of haza	rdous material	?		
25. F		e you notified any governmental unit of any re	elease of haza	rdous material	?		
25. H		e you notified any governmental unit of any re			?	Environmental law if you know it	Date of notice
25. H [e you notified any governmental unit of any re	elease of haza		?	Environmental law, if you know it	Date of notice
25. F		e you notified any governmental unit of any re		ntal unit	?	Environmental law, if you know it	Date of notice
25. H		e you notified any governmental unit of any re No Yes. Fill in the details. Name of site	Government	ntal unit al unit	?	Environmental law, if you know it	Date of notice
25. H		e you notified any governmental unit of any re No Yes. Fill in the details.	Governme	ntal unit al unit	?	Environmental law, if you know it	Date of notice
25. F		e you notified any governmental unit of any re No Yes. Fill in the details. Name of site	Government	ntal unit al unit	Zip Code	Environmental law, if you know it	Date of notice
25. ł		e you notified any governmental unit of any re No Yes. Fill in the details. Name of site	Government Government Number Str	ntal unit tal unit eet		Environmental law, if you know it	Date of notice

Debte	or 1	Mary Case 16-2210 First Name	Niddle Name	iled 07 <u>409/16 E</u> Document Pa	<u>Entered</u>	√1.6 ∕1 . 0.54: <u>01 </u>	Desc Main
26.	Hav	e you been a party in any ju	dicial or administrat	ive proceeding under any	environmental law	? Include settlements ar	nd orders.
	✓	No					
	П	Yes. Fill in the details.		Court or agency		Nature of the case	Status of the
				Court or agency		Nature of the case	case
		Case title					Pending
				Court Name			On appeal
		Case number		Number Street			Concluded
				City State	Zip Code		-
Part '	11:	Give Details About Yo	ur Business or C	Connections to Any	Business		·
27.	Witl	nin 4 years before you filed f	for bankruptcy, did y	ou own a business or ha	ve any of the follow	ing connections to any b	ousiness?
				rofession, or other activity,	-		, doi:10001
				or limited liability partnershi	•	·une	
		A partner in a partnership					
		An officer, director, or ma		corporation securities of a corporation			
		No. None of the above applies		securities of a corporation			
	Ħ	Yes. Check all that apply abov		below for each business.			
				Describe the natur	e of the business		tification number Do not Security number or ITIN.
						EIN:	Security number of frint.
		Business Name				LIIV.	
		Number Street		Name of accounta	nt or hookkeener	Dates business	s existed
		City State	Zin Codo	—	it of bookkeeper	From	То
		City State	Zip Code			1.0	
				Describe the natur	e of the business		tification number Do not Security number or ITIN.
		Business Name				EIN:	
		Number Street				Dates business	s existed
		Number Street		Name of accounta	nt or bookkeeper	Dated Submission	OAIOLOU
		City State	Zip Code			From	To
				Describe the natur	e of the business		tification number Do not
							Security number or ITIN.
		Business Name				EIN:	
		Number Street		Name of accounta	nt or bookkeeper	Dates business	s existed
		City State	Zip Code			From	To
		,					

Debtor		<u>ed 07¢09/16 Entered </u> 07/09/16 /16ଡ୍ଟ54: <u>01 Desc Main</u> ocum le ht Page 50 of 66
		give a financial statement to anyone about your business? Include all financial institutions,
<u>·</u>	No Yes. Fill in the details below.	
	-	Date issued
	Name	MM/DD/YYYY
	Number Street	_
	City State Zip Code	_
Part 12	Sign Below	
and	d correct. I understand that making a false statement,	Affairs and any attachments, and I declare under penalty of perjury that the answers are true concealing property, or obtaining money or property by fraud in connection with a prisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debtor 1	Signature of Debtor 2
	Date 7/9/2016	Date
Dic	you attach additional pages to Your Statement of Fir No Yes	inancial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
Dic	I you pay or agree to pay someone who is not an attor	rney to help you fill out bankruptcy forms?
✓	No	
	Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

	Coop 16 2210	O Doo 1 Filad (07/00/16 F	atored 07/00/16 10/5/401	Doos Main
Fill in this information	Case 16-2210 ation to identify your case		17/U9/Th F	ntered 07/09/16 10:54:01	Desc Main
Debtor 1	Mary First Name	B Middle Name	Gibson Last Name		
Debtor 2					
(Spouse, if filing) United States Ba	nkruptcy Court for the:	Middle Name Northern	Last Name District of Illinois		
Case number (If known)			(State		
· ,	orm 108				Check if this is an amended filing
	,	on for Individu	uals Filing	Under Chapter 7	12/15
■ creditors hav■ you have leasYou must file thi	e claims secured by you sed personal property a s form with the court w	and the lease has not expire within 30 days after you file	ed. your bankruptcy բ	petition or by the date set for the meet d copies to the creditors and lessors	•
•	eople are filing togethe	•	qually responsible	for supplying correct information.	

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? No. Creditor's Surrender the property. name: CHASE Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: 5438 W Monroe St, Chicago, IL 60644 | Value: \$43,830.00 Retain the property and [explain]: ✓ No. Creditor's Surrender the property. name: NORTHSTAR CREDIT UNION Yes. Retain the property and redeem it. Description of Retain the property and enter into a property securing debt: \$7,525.00 Reaffirmation Agreement. 2012 Ford Focus Approx. 30K mileage | Value: Retain the property and [explain]: Surrender the property. No. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

Debtor Mary Case 16-22108 Boc 1 Filed 07 First Name Middle Name	7/09/16 Entered 07/09/16 10:54:01 Desc Main Gibson Page 52 of 66 Cast Name ————————————————————————————————————
1 First Name Middle Name Part 2: List Your Unexpired Personal Property Leases	
For any unexpired personal property lease that you listed in Schee	dule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the are leases that are still in effect; the lease period has not yet ended. You may assume an
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	□ No □ Yes
Description of leased property:	
Lessor's name:	□ No □ Yes
Description of leased property:	
Lessor's name:	No Yes
Description of leased property:	
Lessor's name:	No Yes
Description of leased property:	
Lessor's name:	No Yes
Description of leased property:	
Lessor's name:	No Yes
Description of leased property:	
Lessor's name:	□ No □ Yes
Description of leased property:	
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my interthat is subject to an unexpired lease.	ntion about any property of my estate that secures a debt and any personal property
✗ /s/ Mary Gibson	X
Signature of Debtor 1	Signature of Debtor 1
Date 7/9/2016	Date

MM/DD/YYYY

MM/DD/YYYY

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UNITED STATES BANKRUPTCY COURT

		Northern Di	strict of illinois	
ln re	Mary B Gibson		Case No.	
_	Debtor		_	(If known)
			Chapter	Chapter 7
1.	Pursuant to 11 U.S.C. § 329(a) and compensation paid to me within one rendered or to be rendered on behalf or legal services, I have agreed to	Fed. Bankr. P. 2016(b), e year before the filing of alf of the debtor(s) in core accept	f the petition in bankruptcy, or agre	he abovenamed debtor(s) and tha ed to be paid to me, for services
	Prior to the filing of this statement	I have received		\$0.0
	Balance Due			\$1,465.0
2.	The source of the compensation pa	id to me was:		
	D ebtor	Other (spe	cify)	
3.	The source of the compensation pa	id to me is:		
	✓ Debtor	Other (spe	cify)	
4.	I have not agreed to share the members and associates of my	above-disclosed compe y law firm.	nsation with any other person unles	s they are
		law firm. A copy of the a	on with a other person or persons wagreement, together with a list of th	
5.	In return for the above-disclosed fe a. Analysis of the debtor's finar bankruptcy;	_	der legal service for all aspects of the ering advice to the debtor in determine	· · ·
	b. Preparation and filing of any	petition, schedules, sta	tements of affairs and plan which n	nay be required;
	c. Representation of the debtor	r at the meeting of credi ^r	tors and confirmation hearing, and a	any adjourned hearings thereof;
6.	By agreement with the debtor(s), th	e above-disclosed fee d	oes not include the following servic	es:
		CERT	IFICATION	
	I certify that the foregoing is a compl debtor(s) in this bankruptcy proceeding		reement or arrangement for payme	ent to me for representation of
	7/9/2016		/s/ Jaime Torres	
	Date		Signature of Attorney	
			Semrad Law Firm	
	<u>-</u>		Name of law firm	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

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- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test —deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

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your income is more than the median income for

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 16-22108 Doc 1 Filed 07/09/16 Entered 07/09/16 10:54:01 Desc Main UNITED STATES BANKBURGE GOURT Northern District of Illinois

In re:	Gibson, Mary B	Case No
_	Debtor(s)	
		Chapter. Chapter7
	VERIFICA	ATION OF CREDITOR MATRIX
	The above named Debtors hereby verify that	the attached list of creditors is true and correct to the best of their knowledge.
Date:	7/9/2016	/s/ Gibson, Mary B
_		Gibson, Mary B
		Signature of Debtor

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CHASE PO Box 15298 Wilmington , DE 19850 USA

NORTHSTAR CREDIT UNION 3S555 WINFIELD RD WARRENVILLE , IL 60555 USA

MERRICK BK POB 9201 OLD BETHPAGE , NY 11804 USA

KAY JEWELERS 375 GHENT RD FAIRLAWN , OH 44333 USA

STELLAR RECOVERY INC 4500 Salisbury Rd Ste 10 Jacksonville , FL 32216 USA

CRDT FIRST PO Box 8134 Cleveland , OH 44188 USA

PORTFOLIO RECOVERY ASS 120 CORPORATE BLVD STE 1 NORFOLK , VA 23502 USA

DISCOVER FIN SVCS LLC PO BOX 15316 WILMINGTON , DE 19850 USA

DSNB MACYS 9111 Duke Blvd Mason , OH 45040 USA

COMENITY BANK/VCTRSSEC Po Box 182273 Columbus , OH 43218 USA

CAPITAL ONE BANK USA N 4515 N. Santa Fe Ave c/o Blake Hogan Oklahoma City , OK 73118 USA

Capital One PO Box 71106 Charlotte , NC 28272 USA Case 16-22108 Doc 1 Filed 07/09/16 Entered 07/09/16 10:54:01 Desc Main

RECEIVABLE SOLUTION SP 422 MAIN ST NATCHEZ , MS 39120 USA

TARGET/TD 1000 Nicollet Mall Minneapolis , MN 55403 USA

TD BANK USA/TARGETCRED PO BOX 673 MINNEAPOLIS , MN 55440 USA

CAPITAL ONE BANK USA N 4515 N. Santa Fe Ave c/o Blake Hogan Oklahoma City , OK 73118 USA

Capital One PO Box 71106 Charlotte , NC 28272 USA

WELLS FARGO HM MORTGAG 7495 NEW HORIZON WAY FREDERICK , MD 21703 USA

Rush Hospital 1700 W Van Buren # 161 Chicago , IL 60612 USA

actions for Poparting Burnes	nentme Page 61 of 66	
16a. Are your debts primaril as "incurred by an individence of the line 16b. Yes. Go to line 17. 16b. Are your debts primarily obtain money for a busing investment. No. Go to line 16c. Yes. Go to line 17.	y consumer debts? Consumer debts a dual primarily for a personal, family, or ly business debts? Business debts ar less or investment or through the opera	household purpose." e debts that you incurred to ation of the business or
Yes. I am filing under Chapter 7.	Do you estimate that after any exempt property is	excluded and administrative expenses are
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and correct. If I have chosen to file under or 13 of title 11, United States proceed under Chapter 7. If no attorney represents me a fill out this document, I have of I request relief in accordance. I understand making a false state connection with a bankruptcy.	Chapter 7, I am aware that I may proce Code. I understand the relief available and I did not pay or agree to pay some obtained and read the notice required be with the chapter of title 11, United State tatement, concealing property, or obtained a can result in fines up to \$250,000 and 3571.	eed, if eligible, under Chapter 7, 11,12, under each chapter, and I choose to one who is not an attorney to help me y 11 U.S.C. § 342(b). es Code, specified in this petition. ning money or property by fraud in
	16a. Are your debts primaril as "incurred by an individed No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primaril obtain money for a busin investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts yes. I am filing under Chapter 7. Paid that funds will be availed that funds will be availed No. Yes. I am filing under Chapter 7. Paid that funds will be availed No. Yes. I am filing under Chapter 7. Paid that funds will be availed No. Yes. I am filing under Chapter 7. Paid that funds will be availed No. Yes. I am filing under Chapter 7. Paid that funds will be availed No. Yes. I am filing under Chapter 7. Paid that funds will be availed No. Yes. I am filing under Chapter 7. Paid that funds will be availed No. Yes. I am filing under Chapter 7. Paid that funds will be availed No. Yes. I am filing under Chapter 7. If no attorney represents me afill out this document, I have of I request relief in accordance I understand making a false s connection with a bankruptory or both. 18 U.S.C. §§ 152 13. Yes. I am filing under Chapter 7. If no attorney represents me afill out this document, I have or both. 18 U.S.C. §§ 152 13.	Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are obtain money for a business or investment or through the operatinvestment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or line 17. 16c. State the type of debts you owe that are not consumer debts or line 18. Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is paid that funds will be available to distribute to unsecured creditors? No. t

Filed 07/09/16 Case 16-22108 Doc 1 Entered 07/09/16 10:54:01 Desc Main Fill in this information to identify your case: Page 62 of 66 Debtor 1 Gibson Middle Name Last Name First Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106Dec amended filing **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Part 1: Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? Attach Bankruptcy Petition Preparer's Notice, Declaration, and Yes. Name of person Signature (Official Form 119). that I have read the summary and schedules filed with this declaration and Under penalty of perjury, I de that they are true and cop /s/ Mary Gibson Signature of Debtor 2 Signature of Debtor ' Date 7/9/2016 Date MM/DD/YYYY MM/DD/YYYY

btor 1 <u>Mar</u> First	ry st Name	-22108 _B [ddle Name	Document me	Page 63 of	7/09/16 (10:54: 66		esc Main
	2 years before yo rs, or other partie		kruptcy, did you	u give a financial st	tatement to anyo	ne about your busine	ss? Includ	e all financial institutions
✓ No Yes	s. Fill in the details	below.						
				Date issued				
 Na	ame			MM/DD/YYYY				
Νι	umber Street							
Ci	ity	State	Zip Code					
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tor Mary B Docume First Name Middle Name La	ast Name known)	
List Your Unexpired Personal Property Leases		
any unexpired personal property lease that you listed in Schedu	le G: Executory Contracts and Unexpired Leases (Official Form 106G) re leases that are still in effect; the lease period has not yet ended. You 11 U.S.C. § 365(p)(2).	, fill in the may assume
Describe your unexpired personal property leases	Will the lease be assumed?	
Lessor's name:	□ No □ Yes	
Description of leased property:		
Lessor's name:	No Yes	microgrammes and commission explicit products and control of the c
Description of leased property:		
Lessor's name:	No Yes	
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Lessor's name:	No Yes	
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Lessor's name: , .	No Yes	
Description of leased property:		
Lessor's name:	No Yes	Moved Committee or process process of Committee Committee or Committee
Description of leased property:		
3: Sign Below		

🗶 /s/ Mary Gibson Signature of Debtor 1

> Date 7/9/2016 MM/DD/YYYY

X		
	Signature of Debtor 1	
	Date	

MM/DD/YYYY

Case 16-22108 Doc 1 Filed 07/09/16 Entered 07/09/16 10:54:01 Desc Main UNIT DOCUMENT BARAGE 1650 COT (66 URT

Northern District of Illinois

In re:	Gibson, Mary B	Case No	
	Debtor(s)	Chapter. Chapter7	
	VERIFICAT	ION OF CREDITOR MATRIX	
	The above named Debtors hereby verify that th	e attached list of creditors is true and correct to the best of their knowledge	je.
Date:	7/9/2016	/s/ Gibson, Mary B	
		Signature of Debtor	

eptor i mary Boccum	(09/16	Entered 07/09/16 10:	54:01	Desc Mai	n
First Name Middle Name Docum	Kanu me P	age 66 of 66 Column A Debtor 1		nn B or 2 or filing spouse	
Unemployment compensation Do not enter the amount if you contend that the amount received was a book Social Security Act, Instead, list it here:	penefit under th	\$ <u>0.00</u>			
For you \$0.00 For your spouse \$0.00					
Pension or retirement income. Do not include any amount received the	nat was a	\$0.00			
benefit under the Social Security Act. O.Income from all other sources not listed above. Specify the source Do not include any benefits received under the Social Security Act or pa received as a victim of a war crime, a crime against humanity, or international terrorism. If necessary, list other sources on a separate page total below.	ayments ational or				
Total amounts from separate pages, if any.		+\$0.00	+		
Calculate your total current monthly income. Add lines 2 through column. Then add the total for Column A to the total for Column B.	10 for each	\$4,343.28	+		\$4,343.28 Total current
art 2: Determine Whether the Means Test Applies to Yo	211				monthly incon
art 2: Determine Whether the Means Test Applies to Your Calculate your current monthly income for the year. Follow these 12a. Copy your total current monthly income from line 11.		Co	py line 11 h	ere →	\$4,343.28
Multiply by 12 (the number of months in a year).					X 12
12b. The result is your annual income for this part of the form.				12b.	\$52,119.36
Calculate the median family income that applies to you. Follow the	ese steps:				
Fill in the state in which you live.	nois				
Fill in the number of people in your household.	2				
Fill in the median family income for your state and size of household.				13.	\$63,896.00
To find a list of applicable median income amounts, go online using the instructions for this form. This list may also be available at the bankrupter. How do the lines compare?					
14a. Line 12b is less than or equal to line 13. On the top of page 1, Go to Part 3.	check box 1,	There is no presumption of abuse.			
14b. Line 12b is more than line 13. On the top of page 1, check box Go to Part 3 and fill out Form 122A-2.	2, The presur	mption of abuse is determined by F	orm 122A-2	2.	
art 3: Sign Below					AND ESCAPA AND ESCAPA DE LA CASA
By signing here, I declare under penalty of perjury that the information	on this statem	nent and in any attachments is true	and correc	ot.	
/s/ Mary Gibson		Signature of Debtor 2			
Signature of Debtor					
Date 7/9/2016 \(MM/DD/YYYY		Date 7/9/2016 MM/DD/YYYY			
If you checked line 14a, do NOT fill out or file Form 122A-2. If you checked line 14b, fill out Form 122A-2 and file it with this form	1.				

